

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JAMES CARDELLINI
KATHLEEN CARDELLINI
Debtor(s)

Case No. 17-23873CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/28/2017.
- 2) The plan was confirmed on 11/28/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/01/2018, 02/22/2021, 05/03/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/13/2020, 12/31/2021.
- 5) The case was dismissed on 01/31/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,110.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$63,560.10
Less amount refunded to debtor \$5.00

NET RECEIPTS: \$63,555.10

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,400.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,908.32
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,308.32

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK++	Unsecured	288.00	NA	NA	0.00	0.00
AMERICAN BACK CENTER	Unsecured	1,200.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	78.39	78.39	0.00	0.00
CHASE(*)	Unsecured	12,642.83	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	1,122.60	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	3,745.00	NA	NA	0.00	0.00
DISCOVER PERSONAL LOANS**	Unsecured	10,281.57	10,976.71	10,976.71	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	86.82	86.82	0.00	0.00
HSN++	Unsecured	6,006.00	NA	NA	0.00	0.00
HYUNDAI CAPITAL AMERICA DBA H	Secured	17,000.00	16,888.23	0.00	15,128.41	0.00
HYUNDAI LEASE TITLING TRUST	Unsecured	0.00	1,401.13	1,401.13	0.00	0.00
HYUNDAI LEASE TITLING TRUST	Priority	0.00	4,550.47	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	5,000.00	1,887.46	1,887.46	1,887.46	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,637.87	1,637.87	0.00	0.00
JEWELRY TV	Unsecured	4,800.00	NA	NA	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	94,000.00	92,784.72	0.00	40,230.91	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,941.38	3,352.98	3,352.98	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	NA	2,979.42	2,979.42	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	2,843.77	3,228.94	3,228.94	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	2,027.36	2,334.70	2,334.70	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	702.34	976.30	976.30	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,192.00	1,413.17	1,413.17	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	2,301.00	2,612.08	2,612.08	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	5,205.00	2,755.10	2,755.10	0.00	0.00
TD BANK USA NA**	Unsecured	1,044.00	1,288.60	1,288.60	0.00	0.00
TD BANK USA NA**	Unsecured	2,215.00	2,625.59	2,625.59	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	1,376.39	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	1,756.83	2,025.37	2,025.37	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$40,230.91	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$15,128.41	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$55,359.32	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,887.46	\$1,887.46	\$0.00
TOTAL PRIORITY:	\$1,887.46	\$1,887.46	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,773.17	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,308.32</u>	
Disbursements to Creditors	<u>\$57,246.78</u>	
TOTAL DISBURSEMENTS :		<u>\$63,555.10</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/12/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.